

In re:
Andrenita Haddad
Debtor

Case No. 20-12890-mdc
Chapter 13

District/off: 0313-2
Date Rcvd: Mar 19, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2024:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 20 2024 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2024 00:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: ebnnotifications@creditacceptance.com	Mar 20 2024 00:19:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: blegal@phfa.org	Mar 20 2024 00:19:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: RASEBN@raslg.com	Mar 20 2024 00:19:00	U.S. Bank Trust National Association., Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Andrenita Haddad brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank Trust National Association bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

<p>In re:</p> <p>Andrenita Haddad Debtor</p> <p>U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST</p> <p>Movant</p> <p>v.</p> <p>Andrenita Haddad Debtor/Respondent</p> <p>KENNETH E. WEST Trustee/Respondent</p>	<p>Bankruptcy No. 20-12890-mdc</p> <p>Chapter 13</p>
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ORDER OF COURT

AND NOW, this 19th day of March, 2024, upon consideration of the foregoing

Stipulation Resolving the Certification of Default, it is hereby ORDERED that the Stipulation is
approved.



Hon. Magdalene D. Coleman
U.S. Bankruptcy Court Chief Judge